THE U.F.A.

OFFICIAL ORGAN OF

THE UNITED FARMERS of ALBERTA

Vol. II. CALGARY, ALBERTA, NOVEMBER 1, 1923 No. 20

A Call to the Membership for United Effort During the Month of November

BY THE VICE-PRESIDENT

M. E. S. H. Scholefield, Vice-president of the U. F. A., in the message to the members of the Association published on this page, calls for a united effort during the present month to bring the membership up to strength, and shows the need for a rallying of all forces in order that this may be accomplished. "The U. F. A." also publishes a letter received from Col. Robinson of the Big Valley to Munson District Association, suggesting that District Associations throughout the Province, as well as the Locals everywhere, should make this matter their especial concern. J. C. Buckley, M.L.A., President of the Bow River U. F. A. Federal Constituency Association, has issued in behalf of his association, a call for a membership drive during the next four weeks. R. O. German, U. F. A. Director for Red Deer, in a letter to the Locals in the Red Deer Constituency, declares that now that farmers are realizing some cash from the returns of a bountiful harvest, "the business of collecting membership dues should be the first concern of all our Locals." Mrs. A. H. Ware, U. F. W. A. Director for East Edmonton, suggests a membership drive by each of the Locals in her district. The writers dwell upon the success of the Association in making the Wheat Pool a reality, but point out that the Association itself is now very seriously handicapped by the lack of funds.

"The condition upon which God hath given liberty to man is eternal vigilance: which condition if he break, servitude is at once the consequence of his crime and the punishment of his guilt."

These words were penned in the long ago. The very truth of them must be obvious to everyone. The conditions in the world today can be traced to nothing else but the lack of eternal vigilance in the preservation of that God-given liberty which we have lost awhile, but which we would all give so much to regain.

BEYOND THE POWER OF INDIVIDUALS

It is out of the power of the individual to be eternally vigilant. It is only by the organization of individuals into bodies—groups or associations—that eternal vigilance can be kept. Briefly stated, this is the purpose for which the Association of the United Farmers of Alberta was formed; this is the great work which our Association has undertaken. In the few short years of its existence—for it is yet scarcely out of its infancy, be it remembered—some notable things have been done. Two of them that perhaps stand out and loom large in our minds at the moment are the taking of political action (Federal and Provincial), and the movement towards the co-operative marketing of farm products, chief among which is the formation of the Wheat Pool under the name of the Alberta Co-operative Wheat Producers, Limited.

The Wheat Pool could not have been brought into being had it not been for the work that our Association has done; or, perhaps to put it better, had it not been for the work that we have been able to do through our Association, through our own organized effort. Through our Association we have been able to learn the absolute necessity for organization, and for co-operation. Through our Association we are able to put co-operation into practice.

Let us ask ourselves one question: what could we, as individuals, have accomplished today, had it not been for our Association? Brother and sister members of that Association that has blazed the trail for all the other farmer organizations in the Dominion of Canada, I answer that question as you will answer it—nothing, less than nothing. It is the vigilance that we, bound together in one united body, can only keep through such union, that is eventually going to restore us and preserve for us the liberty, the freedom that is ours, not just because we want it, but because it is the will of God that we shall have it. But the price is "Eternal Vigilance." To be vigilant means to be alert, vitally awake, well armed; it means the very opposite of apathy, torpor, and snoring self-satisfaction.

There is a danger that we have to steer clear of, a temptation that we must overcome, a temptation that is so easily succumbed to—and that is, to stop and rest awhile and lovingly contemplate our work and say to ourselves, "Behold, it is good!" It is so human, we don't realize the harm that may result from surrender to this temptation; we don't realize that after a spell of strenuous work when we lie on our oars to rest a bit, we are being carried downstream!

M. E. S. H. SCHOLEFIELD
U. F. A. Vice-President

CANNOT AFFORD TO REST ON LAURELS

We cannot afford to rest. We must carry on eternally. And so I would wish that every member of our Association—men, women and juniors—would commit to memory the words of my opening quotation, and constantly bring them to mind, for a practical realization of their import is necessary to our well-being, to our happiness, to our prosperity, as private individuals, as members of our Association, and as citizens.

For we must admit, each and every one of us, that we have not done all that we ought to have done, or all that we could have done to strengthen and build up our Association, the building up and strengthening of which is of such supreme and vital importance to us farmers. Our membership is not what it ought to be. What are we doing to in-

(Continued on page 6).

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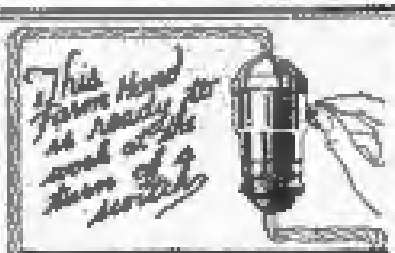

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PRINCIPAL CONTENTS

	Page
A Call to the Membership for United Effort	1
Editorial	3
Alberta Leads the Way in Co-operative Wheat Marketing	4
Irresponsible Power and the Credit of the Community	5
The Provincial Secretary's Page	6
Sugarbeet Drive by District Associations	7
The U. F. W. A. and Junior Branch	8
U. F. A. Legal Department	14

EDITORIAL

The first co-operative Wheat Pool to be organized in Canada is now in operation as a going concern. The farmers of Alberta, always the most whole-hearted supporters of the principles underlying co-operative enterprise, have taken the leadership of the organized farmers of the Dominion, in embarking upon the most important plan for the practical application of these principles hitherto launched in this country.

On the whole we believe that this undertaking has been launched under very favorable circumstances. It is only a beginning, it is true, and the time when it will be possible to say that ultimate success has been reached, is still some distance in the future. But it is a beginning, and ultimate success will depend, more than upon any other single factor, upon the intelligence and loyalty of the wheat producers themselves. Unless the contract signers exercise proper care and intelligence in the selection of the men who, as the Board of Trustees, will have direct control over and guide the destinies of the Pool, and then, having made their selection, loyally support the Pool, success cannot be hoped for. Upon these two factors, intelligent selection of the personnel of the Board, and absolute loyalty by the contract signers to the Pool, the future of co-operative marketing in Canada mainly depends. Success in the present enterprise will give such an impetus to co-operative marketing in Canada, and in other countries as well, as will in all probability assure the extension of the co-operative principle in wheat marketing at least to the whole of the North American continent, and will stimulate farmers' co-operation everywhere, in all its forms. Failure now would doubtless give a serious set-back to the co-operative movement and might retard its progress for many years to come.

It is anticipated that the volume of wheat of the 1923 crop to be handled by the Alberta Co-operative Wheat Producers, Ltd., this year, will exceed that of any individual state of the Australian Commonwealth by a very wide margin. The pools organized in the various Australian states, however, combine intelligence and co-ordinate their operations in the actual selling of wheat, and the aggregate Australian sales through the pooling system will be considerably larger than those of the Alberta Wheat Pool. So far as can be ascertained, the Alberta Pool will handle a greater volume of wheat than any of the pools which have been organized in the United States.

* * *

"The Canadian Banks are . . . operated under strict regulations as regards their trusts of the money deposited by the public, and even in the event of failure there would be no loss to depositors. Shareholders might be expected to face a loss, but not those who in good faith had placed their money in the keeping of the bank. There are statutory provisions to provide against such an eventuality."

The above quotation, which is taken from the Financial Post of February 23rd, 1923, makes strange reading today. At the time when it was written the position of the Home Bank, and the heavy losses which mismanagement of the bank, and worse, would bring to depositors, were not unknown in high financial circles in Canada. But the revision of the Bank Act was pending, and it was necessary to convince the public that no serious flaw could be found in existing legislation.

When the Bank Act was under consideration this year in the Canadian Parliament, the Minister of Finance, the Canadian Bankers' Association, and the greater part of the press endeavored to check the demand for reform by repeatedly reassuring the public that the Canadian system was the best in the world, and in particular that it afforded a maximum measure of protection to the clients of the banks. Mr. Fielding's reassuring pronouncements have been widely quoted, the Bankers' Association laid especial emphasis upon the security afforded under the Bank Act, and the financial press joined in the chorus.

In the face of the widespread popular demand for reform which has followed in the wake of the Home Bank scandal, it is now deemed expedient in many quarters to admit that under the existing law depositors are given inadequate protection. But the time to have made these admissions was when the act was under consideration. During this critical period, when the Alberta members and some of their colleagues were fighting against heavy odds in the Committee on Banking and Commerce, these admissions might have been of real value and assistance.

A perusal of the files of the financial newspapers reveals the fact that when the Bank Act was about to come before the House of Commons for revision, these newspapers, most of our public men, and the Bankers' Association were engaged in lulling the public into a sense of false security.

In the case of the Financial Post, the declaration that there were "statutory provisions" which would prevent loss to depositors in the event of a bank failure, is capable of either of two explanations. It was due to ignorance of the Bank Act, or it was a deliberate mis-statement, made for the purpose of misleading the public. In a newspaper which claims to be qualified to give the public guidance in financial matters, either explanation is equally damning.

* * *

Lloyd George declares that he wants the British Empire to "become strong enough to stop wars." No empire, not even the British Empire or the United States, or both combined, can ever be strong enough to stop wars. War can only be prevented by the removal of the economic and psychological causes of war, and few of the older statesmen of today seem disposed to set themselves to this task. The problem is fundamentally economic and financial. It is a world problem, and concerns the farmers of Alberta as much as it concerns the people of Europe.

* * *

It is not to be expected that the Imperial Economic Conference now in session in London will achieve any fundamental reforms of an economic character, or even that, from the standpoint of Canadian primary producers, any policy of imperial trade preference that may be devised, will bring substantial benefits. As the New York Freeman, a shrewd observer of tendencies in the British Dominions observes, "Mr. Mackenzie King is an able man; probably he is aware that a policy of imperial free trade would be the best thing possible for Canada; but how could he come home from London to Ottawa with the draft of such a policy in his pocket, and face the Canadian Manufacturers' Association?"

(Continued on page 11)

Alberta Leads the Way in Co-operative Wheat Marketing

Wheat Pool Definitely Launched as a Going Concern on October 29th—Most Important Co-operative Marketing Enterprise Ever Organized in Dominion Commences to Do Business—Twenty Companies Handling Pool Wheat—History of Negotiations

The Alberta Wheat Pool is now definitely launched. On October 29th, in all parts of the Province, from Grande Prairie in the north to Coutts in the south, and at a great majority of the intervening shipping points, the delivery of wheat to the Pool by the contract signers began. The most important co-operative marketing enterprise which has ever been launched in the Dominion, and probably the largest single co-operative marketing agency for the sale of wheat which has hitherto been formed in any part of the world, will handle this season the product of approximately two and three-quarter millions of acres of Alberta wheat lands. Alberta has given a lead to the farmers' organizations of Canada. Upon the success of the Alberta farmers' undertaking will depend in a greater degree than upon any other consideration, the future of co-operative grain marketing in North America.

The majority of our readers have no doubt been informed of the developments of the past few weeks, through the medium of the daily press, and of official letters and circulars received from the Pool headquarters. An official announcement, made by the Trustees immediately before the operation of the Pool began, is published in this issue of "The U. F. A." It describes in some detail the course of the negotiations which have made the Pool possible. Twenty elevator concerns in Alberta are now handling wheat for the Pool.

Management of Pool

The management of the Pool is in expert and experienced hands. D. L. Smith, formerly manager of the Grain Growers' Export Company, has been appointed eastern sales manager. Mr. Smith has been in the grain business for about fifteen years. From 1908 to 1915 he was with the firm of Baird and Betterell, commission brokers, and during this period was temporary manager of the Calgary office for about six months. From 1915 to 1918 he was vice-president of the Armour Canadian Grain Company, Winnipeg, this being the Winnipeg office of the Armour Grain Company of Chicago. From 1918 to 1920 Mr. Smith was manager of the Universal Commission Company, and from 1920 up to the time of his appointment by the Alberta Co-operative Wheat Producers, Ltd., he has been manager of the Grain Growers' Export Company, the export company of the U. G. G. The U. G. G., as is well known, is one of the largest exporters from the Winnipeg market. Mr. Smith is a native of Edinburgh, Scotland, where he was born in 1886.

D. L. SMITH
Eastern Sales Manager, Alberta Co-operative Wheat Producers, Ltd.

Chester M. Elliott, who has been appointed Provincial manager, is well-known in Western Canada as an experienced and highly efficient grain man. Ten years ago, when the Alberta Farmers' Co-operative Elevator Company was formed, he took charge of the grain commission department, and he put the first bill of lading of that company through the books when the company commenced to do business. Upon the amalgamation of companies, which resulted in the creation of the United Grain Growers, Ltd., in 1917, Mr. Elliott took charge of the new company's grain commission department in Calgary, and has occupied this position ever since. Mr. Elliott is a native Canadian.

Elevators Which Are Handling Pool Wheat.

On October 25th the head office of the Alberta Co-operative Wheat Producers, Ltd., sent an official notice to all contract signers naming October 29th as the day on which operations would commence. All financial and general arrangements are completed, and elevator accommodation has been arranged for as far as possible, the following elevator companies having agreed to handle Pool wheat:

United Grain Growers, Ltd.
Alberta Pacific Grain Co., Ltd.
Gillespie Grain Co.
Independent Grain Co.
Northern Grain Co.
Ogilvie Flour Mills Co.
Hogg and Lytle.
Botha Farmers Elevator Co.
Gadsby Farmers Elevator Co.
Tees Farmers Elevator Co.
J. G. McGee.
Ellison Milling Co.
Robin Hood Mills.
Wolfe Elevator Co.
Terwilliger Grain Co.
Fraser Grain Co.
Blades Bros.
Halkirk Farmers Elevator Co.
Castor Farmers Elevator Co.
J. E. Quinn.

Definite assurance is expected shortly, from others of the larger companies, and it is hoped that no difficulties will be encountered in connection with the handling of the Pool wheat at any elevator point.

How Delivery Is Made.

According to a letter which has been issued by the Pool to all contract holders, carloads can be delivered through the above named elevators to the Pool by three methods:

1. By special binning carloads as usual, and instructing the elevator agent to ship to the Pool as soon as the shipper's turn comes for a car.
2. By grades storage tickets, where graded tickets are acceptable to both elevator and shipper. In this case also shipment is made to the Pool in the ordinary way.
3. Farmers can accept, if they wish, a cash settlement at elevator prices.

It has been arranged with the elevator companies to make advances on stored grain in the elevators awaiting cars for shipment.

On less than carloads the Pool elevators will make cash ticket settlement in every case. This cash ticket settlement will be just the initial payment. It works out from 55 cents at 25 cent rate points, downwards, for One Northern, according to freight rate. Every Pool elevator has the cash ticket price for every grade.

The initial payment price for carloads is 75 cents for One Northern, basis delivered Fort William. This price less freight and the usual charges to get a car to Fort William, works out at approximately 56 cents net at 27 cent rate points.

When starting to haul Pool wheat the grower must be careful to notify the Pool elevator agent that his is POOL wheat, so that the agent can properly instruct his head office regarding the turning over of the wheat to the Pool.

The grower should also see that he gets his "Grower's Certificate." These

(Continued on Page 11.)

C. M. ELLIOTT
Provincial Manager, Alberta Co-operative Wheat Producers, Ltd.

Irresponsible Power and the Credit of the Community

"Events Today Moving Faster Than Ideas," says British Economist, Who Finds "Scant Comfort in Outworn Formulae and the Platitudes of Politicians."—A Review of a Recent Contribution to the Literature of Credit Reform

Recent events in the Canadian banking world have focussed public attention on problems of finance and credit. Though the efforts of a number of Farmer, Labor and Independent members at the last session of Parliament, to secure the assent of the House to their proposal that the Bank Act should be automatically brought under review in 1934, were not successful, few public men or newspapers would today venture to challenge the wisdom of the policy which these members pursued. In the normal course of events the act will not come up for revision again until 1935, but the right of Parliament to bring the act under review at any time, and to make such changes as the people's representatives desire, is absolute. The inquiry instituted at the instance of William Irvine, into the basis, function and control of financial credit, may be continued at the forthcoming session, by permission of the House, as the time available after evidence had been taken this year did not permit of consideration of the evidence in committee, or of the preparation of a report. In the meantime, much interest will undoubtedly be aroused in the purposes and possibilities of this inquiry.

Students of credit reform, and all whose attention has been attracted to the developments of the past few months, will find in Mr. Hattersley's book (*) a valuable aid. It is becoming increasingly recognized that a knowledge of the technique of financial business does not provide an adequate equipment for the solution of the problem which has begun to press for solution. An eminent Canadian banker confessed at the Ottawa inquiry that he was "not an economist, only a practical banker," and gave this as the reason for his failure to answer certain questions to the satisfaction of members of the committee. Those members of the public who are seeking reforms will require to familiarize themselves with fundamental economic principles if sound reforms are to be realized in practice, and it is with principles rather than with technique that this book, written by a man of high academic standing, in exceptionally simple and lucid form, is concerned.

Events Moving Faster Than Ideas

"Events today," says Mr. Hattersley in a short preface, "are moving faster than ideas, and while Governments and their expert advisers are seeking a cure for the economic malady along old, discredited lines, the governed are finding scant comfort in the outworn formulae of past decades and the platitudes of present-day politicians. And in the meantime, the condition of modern industrial civilization grows daily more serious. The present situation needs fresh analysis, and for its betterment, a new remedy."

> Developments in Canadian banking, culminating in the failure of the Home Bank, have in some degree aroused the public of Canada to a realization of the dangers inherent in the increasing centralization of financial power. In the field of international affairs, while Messrs. Coolidge and Lloyd George, (unofficial Ambassador of Gt. Britain), confer upon the problem of reparations, it is in the great international financial groups such as (to take an example from today's news), the Guaranty Trust Co. of New York, and similar institutions in London and elsewhere, that real power resides, and it is they who will dictate the terms upon which Europe shall be "saved." Austria is already being saved, at the price of enormous percentages paid to her financial saviours, and whether French or Anglo-American groups of financier-industrialists gain the immediate advantage, it is by these groups, in conference with similar groups in Germany, that the important decisions will be made. A realization of the fact that real power is exercised less by statesmen or politicians, than by those who control the credit power of the community, is essential to any intelligent study of the problems of present day politics. The British economist whose book is reviewed in this issue deals with important aspects of the problem of credit control.

The British economist finds the remedy is in the Douglas proposals, and whether these particular proposals be accepted by the reader or not, the case for reform will be advanced by a discussion of them. Economic stress is more acute in Britain than in Canada, and the present emergency has evoked in the universities, and among certain public men, notably Lord Milner, a greater willingness to explore new paths than at present exists in this country. Lord Milner has been regarded as a conservative, but his views would undoubtedly be considered dangerously advanced by many Canadian authorities and newspapers.

In his opening chapter, the author deals effectively with the "greater production" school of economists, showing that in Great Britain (this is true of Canada also) productive resources were far greater at the close of the war than at the beginning, that the primary problem of today is not production, but distribution, and that every industrial nation, even though its own population is in need of the goods which it can produce in abundance, is faced with the necessity of competing with all other industrial nations to dispose of a "surplus" abroad.

Forced Export and War

It becomes an economic "necessity" under the present system, for Great Britain, the United States, Japan, Italy, Germany and France and other industrial countries, to export goods and services to a value greater than that of their imports. In place of the rational and necessary exchange of goods between one country and another, there exists this system of forced exporting which gives rise to international friction and eventually leads to war. The cause of this condition it is one of the purposes of the book to explain, and the explanation lies in present methods of credit issue and control. "One of the main objects of these proposals," declares Mr. Hattersley, "is to make of international trade a mutually voluntary exchange of those commodities which each country has in super-abundance for those it desires but cannot profitably produce at home."

Real and Financial Credit

The author cites Douglas' definitions of "Real" and "Financial" credit. Real Credit, it is stated, may be defined as "an estimate of the capacity of the person credited to deliver goods or services, where, when and as required," while Financial Credit is "the monetary expression of the belief of the bank or other creditor in the capacity of the person credited to deliver money where, when and as required." Financial credit is therefore based not only on the real credit of the borrower, but also upon the belief in the capacity of the community to absorb and pay for his goods and services. Owing in part to lack of purchasing power abroad, and in part to credits and currency at home being insufficient to meet demands, "the producer of today is without any extensive market for his goods, although real credit is good and commodities are super-abundant. Consequently the banks have felt obliged not only to restrict the issue of further financial credits, but also to withdraw some of the credits they have so lavishly distributed during the past few years. As the flow of purchasing power . . . diminishes, so does it become increasingly difficult for the community to buy up these accumulated stocks. It is once again the old story of a very vicious circle."

Bank Credits and Prices

The author finds support in a speech by Rt. Hon. Reginald McKenna, chairman of the London Joint City and Midland Bank, Ltd., and former British Chancellor of the Exchequer, for his contention (which will not be seriously challenged) that bankers' issues of financial credit are, in their effect on prices, equivalent to issues of new money, and shows that "to all intents and purposes the banks have in course of time acquired a monopoly of credit-issue and credit-restriction, and even Governments do not hesitate to pledge the National Credit for the inferior credit that the banks create," and that "the effect upon prices of additional spending-power is the same whether that spending-power take the form of additional legal tender

(Continued on page 8).

(*) "The Community's Credit," by C. Marshall Hattersley, M.A., LL.B., "A Consideration of the Principles and Proposals of the Social Credit Movement." Published by "The Credit Power Press." Obtainable at the U. F. A. Central Office, price $1.75.

The Provincial Secretary's Page

Information for Officers and Members

RESOLUTIONS MUST BE IN THIS MONTH

The attention of Locals is directed to the amendment to the Constitution of the United Farmers of Alberta at the last Annual Convention whereby the financial year of the Association closes on November 30th instead of December 31st, as formerly. The change was made to meet the demand from Locals that a copy of the financial statement be circulated to the Locals at least two weeks before the Annual Convention.

The membership year in the Locals has not been changed and still conforms to the calendar year, representation at the Annual Convention being governed by the paid-up membership of Locals as recorded at the Central Office on December 31st last preceding the date of the Convention. The Constitution requires that the Convention be held in the latter half of January at such time and place as shall be decided upon by the Central Board.

Resolutions for the Annual Convention, apart from constitutional amendments, should reach the Central Office before December 1st. The Central Board have power to give precedence to resolutions according to their relative importance, and where two or more resolutions are submitted on the same subject they may offer a consolidated resolution instead.

Constitutional Precedence

The procedure for introducing constitutional amendments as defined in the Constitution is given below:

1. Amendments to the Constitution may be submitted to the Annual Convention of the Association as follows:

(a) By resolution of the Central Board.

(b) By resolution of a Constituency Convention.

(c) By resolution passed by a Local, or a District Association, provided it is in good standing in the Association.

(d) By permission being secured, three-fifths of the delegates present and voting at the Convention voting in favor.

2. Any Local, District Association or Constituency Association desiring to introduce any amendment to the Constitution shall submit a draft to the Central Secretary not later than the 1st of December previous to the Annual Meeting and the Central Secretary shall communicate same to each Local by circular letter not later than December 15th of same year. Any amendment offered by a Local to such proposed amendment to the Constitution may be submitted to the Convention by being sent in writing signed by the president and secretary of such Local to the Central Secretary before the opening of the Convention.

3. The passage of any addition or amendment to the Constitution shall require three-fifths of the delegates voting to vote in favor of it.

CALGARY CONVENTION NOV. 30th

The annual convention of the East and West Calgary U. F. A. and U. F. W. A. District Associations will be held jointly in Nolan's Hall, Calgary, on Friday, November 30th, commencing at 10 a.m., according to the official convention call which has just been issued, signed by E. J. Ewing, of Irricana, president of the East Calgary Association, A. C. Scratch, Irricana, secretary, and C. H. McPerson, of Cremona, president of the West Calgary Association. The basis of representation will be the 1925 membership. Locals are reminded that resolutions to come before the U. F. A. Annual Convention in January must have been passed by a district association.

RED DEER CONVENTION

The Red Deer Federal Constituency Association will meet in annual convention in Stettler on November 22nd and 23rd. The basis of representation this year will be on the actual paid-up membership in the association as on the first day of the convention. Secretaries are requested to see that the dues, fifty cents per member, are forwarded as soon as possible to Central Office, Calgary.

Mr. Speakman will be present to make his report and give all information desired, and the officers are arranging for several other prominent speakers.

PEMBINA CONVENTION

On Wednesday, November 21st, the annual convention of the Pembina Provincial Constituency Association will be held, in Westlock, beginning at 10 o'clock. Several speakers will be present, and it is expected that the convention will be an interesting one.

DIDSBURY CONVENTION POSTPONED

The annual convention of the Didsbury Constituency Association has been postponed from November 1st to November 15th. It will be held in Acme.

WESTLOCK DISTRICT ASSOCIATION

Westlock U. F. A. District Association will meet in Rosslington Hall on Saturday, November 17th. W. J. Elliott, of the United Grain Growers, will be present to assist in reorganizing the livestock shipping association. D. Cornie, Dominion Poultry representative, will also attend to make arrangements for the shipment of a carload of poultry.

MARKETING EGGS

The "Regulations Respecting the Grading and Marketing of Eggs," which became effective recently, extended the standardization of eggs to those intended for domestic consumption. Formerly, only eggs for export, import, or inter-Provincial shipments were covered by the regulations, but now all eggs offered for sale must be candled or graded according to the Canadian Standards. Every case or container must be plainly marked on both ends with the grade and class of eggs contained. It is also provided that no person shall sell eggs which are unfit for human food.

Provision is made that any producer or other person dealing in eggs may delegate his right to candle and grade to the wholesaler or retailer to whom the eggs are delivered, in which case containers must be marked "Ungraded Eggs For Shipment Only." This does not apply where the shipment is made direct from producer to consumer.

Allowance is made of six and one-half per cent. below the stated grade apart from breakage. Any complaint as to grade must be made to vendor within twenty-four hours of the receipt of the eggs; after that time, liability as to the eggs being below grade will rest upon the person having possession of them.

Producers will be especially interested in the provision that those receiving eggs on consignment or buying them for resale must make returns for those eggs on the basis of the Canadian Standard grades. This does not apply where producers market their eggs in less than fifteen dozen lots in any one day.

It is stated by the Livestock Branch of the Dominion Department of Agriculture that Canada is the first country to attempt the standardization of eggs for domestic use. The application of these standards to export shipments has given Canadian eggs a valuable reputation on the British market, it is stated, and it is believed that the new regulations will be beneficial alike to producers and consumers.

PAID RIM $80.00

A Local secretary writes: "One of our members shipped a car of wheat which was loaded 2,000 lbs. beyond the maximum weight, with the knowledge and consent of the C. P. R. local agent. On arrival of the car at destination a very considerable shortage was discovered. On account of the car being loaded beyond the maximum the C. P. R. refused to accept the responsibility, notwithstanding the fact that their agent had accepted the shipment, knowing it to be over the maximum. The case was referred to the Central Office, and after long correspondence the sum of $80 was collected on behalf of this U. F. A. member, in settlement of his claim."

BANKERS AND INSURANCE

W. M. Sellar, superintendent of the Insurance Branch of the Provincial Government, reports that the practice of issuing licenses to bankers as insurance agents has been discontinued in this Province, the only exception being made in the case where no other person is available to act as underwriter for the various classes of insurance in the district. Some years ago the United Farmers of Alberta made representations to the Bankers' Association, protesting against the practice of bankers writing insurance, as it was felt that this tended to affect the banker's judgment in regard to loans to his clients.

A CALL TO THE MEMBERSHIP FOR UNITED EFFORT DURING THE MONTH OF NOVEMBER

(Continued from page 1)

cease it? This question is for us all, for those who have paid up their annual dues as well as for those who have not. What are those who have paid doing to get others to pay their dues? Don't leave all the work to the Local secretary. We all owe a duty in this matter. Our membership is lower than it was this time last year. What are we going to do about it? Our financial position, owing to the failure of the Home Bank where we kept our account, is, to put it

plainly, in a bad way (we had within a few dollars of $4,000 in the Home Bank when it closed its doors).

We are threshing a good crop. Can we not, during the month of November, do something to bring our membership up? Of course we can. Let us get together, then—members, Locals, District Associations, Directors, and members of the Executive—all of us, men, women and juniors, and square our account with the U. F. A. and thus enable the U. F. A. to square its accounts, for in the strength of our Association lies our salvation.

May I be permitted in conclusion to quote a few words once uttered by Oliver Cromwell? He said, "What liberty and prosperity depend upon are the souls of men, and the spirits which are the men." Let us then put our whole soul into the making of our Association what it ought to be!

Suggests District Association Drive

Col. Robinson Believes This Effective Plan for November Campaign

The following letter, suggesting the launching by all District Associations, of membership drives during the present month, has been received with a request for publication:

Editor, "The U. F. A."

With your permission I would like to say a few words in behalf of our organization, the U. F. A.

I wish to do so at this time because I believe that there is no matter of greater urgency facing us at the present moment than that of bringing our membership up to its proper standard. Threshing is practically completed, and it is of the utmost importance that during the month of November we should devote ourselves with all our energies to this task, and I suggest to our members in all parts of the Province, that they should, upon their own initiative, launch a membership drive during the next four weeks, and so secure strong representation at the forthcoming Annual Convention.

I had the privilege of helping to organize the Alberta Wheat Pool, and I should like to give expression to some of the ideas that came to me while working on that scheme. I have no hesitation in saying that if Alberta had not possessed the well organised body of farmers it has, there could not possibly have been a Wheat Pool formed this year, and I wish to state further that if you want the Wheat Pool or any other co-operative enterprise to be the success it should be, you must maintain and increase your U. F. A. movement.

As a farmer who sincerely believes in the principles and usefulness of our movement, and who has farmed in this Western country for the past thirty years, I want to make this appeal in behalf of our organization. As you are well aware, we cannot carry on by sentiment alone, but must have members, and also funds. My suggestion is that every District Association (and the Locals independently in territory where no District Associations have been formed), should organize a drive without delay, and see that before the end of November each district is canvassed thoroughly, and that we set as our objective at

(Continued on page 10)

CANADIAN NATIONAL RAILWAYS

LOW FARES

OLD COUNTRY

SPECIAL TRAINS

Special Tourist Sleeping Cars, from Edmonton and Calgary, forming a part of the above special trains from Winnipeg running direct to ship's side, will leave Edmonton 8:30 p.m. December 4th and December 8th, via Fort Saskatchewan, Vegreville, Vermilion and Lloydminster; and on "The Continental Limited" will leave Edmonton 7:45 a.m. December 5th and December 10th, via Tofield, Wainwright and Chauvin.

From Calgary these Tourist Sleepers will leave at 6:20 p.m. December 4th and December 8th, via Drumheller, Munson and Hanna.

Edmonton and Calgary to Liverpool, Glasgow, Queenstown, Belfast, Southampton, Cherbourg, Bremen, with but One Change, and that from train to the ship, at the dock.

Canadian National Railway Passenger Agent will accompany each train to ship's side, and assist you while en route, and while transferring from train to ship.

BOOK NOW AND GET SUPERIOR LOCATION ON TRAIN AND SHIP

For further information call at any Canadian National Railway Ticket Office; Edmonton or Calgary City and Depot Ticket Offices, or write District Passenger Agent, 10002 Jasper Avenue, Edmonton.

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It will help to say you saw it in "The U.F.A."

The U.F.W.A. and Junior Branch

MEMBERSHIP DRIVE IN EAST EDMONTON

Following is a letter which Mrs. A. H. Warr, U. F. W. A. Director for East Edmonton Constituency, is sending to the Locals in her district:

"That such a bountiful harvest as the present can follow such a poor year as last year—inspires hope in our hearts, does it not, that last year's decrease in membership in our organization will also be followed by a tremendous increase.

"It occurs to me that as soon as harvesting is over would be a splendid time to put on a membership drive in each of our Locals. There is so much from now on to keep our meetings interesting. They are going to appeal to both old and new members to join in and take an active part in them. For instance, the coming plebiscite, the Wheat Pool, preparing resolutions for the coming convention, etc. I do hope there will be a large delegation at the coming convention from East Edmonton Constituency. Let us all make a special effort towards this end.

"As you all know there has been a great need at Central Office for economy in everything possible and so there will be no meeting of the Provincial Board again this year, but instead the directors are writing suggestions towards the program for convention to Miss Kidd, and I am sure we will have another interesting and constructive convention. One suggestion which has been made and which I am in hopes will be included in the program is a discussion on the co-operative marketing of eggs and poultry through a pool.

"As each director has tried to economize as much as possible, I have not been able to keep in as close touch with you as I could wish, but if there is any way in which I can assist you, please let me know, as my earnest wish is to serve you to the very best of my ability.

"Sincerely,

"MRS. A. H. WARR,
"U. F. W. A. Director."

A MESSAGE TO JUNIOR LOCALS

Although I have not written you for upwards of three months, I have been planning for and thinking of the Junior boys and girls a great deal.

At the meeting of the Junior and Senior Committees on Junior work following the conference in June, it was suggested that an effort be made to bring our work before every District Association convention. It gave me great pleasure, therefore, to be able to address the Medicine Hat and Redcliff Provincial and the Medicine Hat Federal Constituencies on the necessity for Junior organization work. After each convention someone always asked, "What are the Juniors doing? Are the Juniors taking up any special program?" To this my reply was, "They are studying to become good U. F. A. members, possessing a true spirit of co-operation."

Best Place to Begin

This is a good aim, Juniors, but are we going about it in the right way? Personally, I am more than ever convinced that we could accomplish more by having some special line of study. A year ago I advised the study of the natural resources—not about we can them, but what are they, and to what extent can we become familiar with each resource. The Department of Extension of the University could give a great deal of help to any Local; and, boys and girls, you would find it far from being a dry subject. We cannot have a real love for our country until we know it. The best place to begin to know our country is right here in our own Province.

There are so many questions we can study with profit and pleasure. How would it be if every Junior Local in the Province should take as its topic for the first meeting in December, "What work can we undertake for this community that will teach us how to co-operate or work together?" You know, Juniors, we learn to do by doing. We may talk co-operation for ten years and yet not know as much about the subject as we would by working together on something for the benefit of the whole community for three months.

Attempts at co-operation in our separate communities will make us very proud of our parent organization and what it has accomplished, and we will know a very little of the difficulties of organizing a Co-operative Wheat Pool. Won't you try some real co-operative work for next year, and as soon as your December meeting is over write to the secretary or to me so that we may know and help or be helped as the case may be? I will look forward to having a report on this from each Local.

Four-fold Development

At the conference last year we heard a great deal about the social side of our meeting. That is good, but stop and examine your meetings for the past year and see if you have had a well balanced program. To develop the social side of our lives at the expense of the educational, the economic or the vocational is just like taking plenty of exercises for our right arm but keeping our left strapped to our side. You cannot afford not to have our four-fold development. It is my sincere hope that at the next conference at least one hour will be given to discussing programs. If you have not your winter's work planned, get your committee busy at once, even if you have to call a special meeting. Do not lose another day.

And do not forget the aim of each Local is to organize a Junior Local in an adjoining district this year.

Wishing the Junior members and Junior Locals all success, I am, sincerely yours,

HENRIETTA FRASER,
Convener, Young People's Work.

IRRESPONSIBLE POWER AND THE CREDIT OF THE COMMUNITY

(Continued from Page 5.)

issued by the Government, or additional financial credit created by the banks."

Bank Loans Increase Prices

The effect of Government borrowing, Mr. McKenna showed, is "to increase the total amount of bank deposits by the exact amount which the banks have lent to the Government directly or indirectly, and the whole weight of additional spending power is thrown upon prices",

or in other words, in proportion to the amount lent by the banks to the Government does the community, both as Government and as the Public, labor under the burden of enhanced prices.

And, says the author, "when the community, by its Government, borrows from the banks, the net result is that the community has the doubtful pleasure of paying at least 2 per cent. more per annum for the money it borrows through its Government than, as the public, it receives when it pays the same money into the banks." "And yet," he adds, "so accustomed are we to our present financial system, we do not deem it intrinsically absurd to see the community, as represented by its Government, pledging the communal real credit to secure an inferior credit from a small section of itself—the financiers and the banks—whose ability to create such a financial credit is the outcome of the economic stability of the community as a whole. A true Government should lend, not borrow."

Irresponsible Power

In Britain concentration of financial power has proceeded further than in Canada, and is now virtually in the hands of what are known as "The Big Five." Mr. Hattersley's comment on this concentration of power is of particular interest, at this time, to Canadians. "Almost without protest on the part of the community," he says, "this dominating power has been concentrated in the hands of a few financial magnates, giving to each of them a control of national policy far in excess of that of a cabinet minister. A cabinet minister is responsible to the country for his mistakes. A financier is responsible to no one for the consequences of his policy. This country prides itself on being essentially democratic, because the policy of the majority as expressed at the polls is said to prevail. And so it does, in mere matters of administration. But when financial interests and economic policy are concerned, then it is Finance that rules, and Finance alone. And it must be noted well that the policies of the financier and of the individual member of the public are by no means necessarily coincident."

Price Regulation

The evil effects upon the economic life of a modern community of both inflation and deflation, and proposals for the placing of the monetary system on a real credit basis, instead of the so-called gold basis, are discussed in important chapters. The author sets forth a definite plan for credit issue and price regulation, which is the essence of the proposals. In the space of a brief review, it is not possible to summarize these adequately, and we can only refer the reader to the book itself. It is shown that the "law of supply and demand" is only partial, under present conditions, in its application to the regulation of prices. Price regulation, the author contends, can be effected on the basis of a definite ratio between production and consumption, and can be made equitable and automatic, a matter of book-keeping merely. Fixing of prices at the whim of arbitrary authority is unsound and unworkable over any long period of time. Control of credit in an automatic way by the consumer, is the essence of the plan, the actual recompense received by the producer being determined in relation to the cost of production, while

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Aberdeen Angus Cattle

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ALBERTA STOCKYARDS
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FRIDAY, NOV. 9th

at 1 p.m. sharp.

60 --- HEAD --- 60

Comprising:

30 Cows (part with calves at foot)
30 1- and 2-year-old Heifers

NOTE—There is no better breeding or better cattle in any man's herd than will be found in above, and the matrons are all bred to Marshal of Glencarnock or Govan Park Victor.

These cattle will sell to the high dollar, so don't miss this sale.

They will be sold subject to T.B. test, if requested, the entire herd having successfully passed the test less than a year ago.

A. E. NOAD, Owner, Olds

J. W. DURNO, Auctioneer
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Important Sale

OF

KINNEL SHORTHORNS

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On Tuesday, Nov. 9th, 1922

at 12:30 p.m. sharp.

We are offering at Public Auction the best lot of young females ever offered in Alberta. Every one a Show Specimen of the highest quality.

Also ten young Bulls of herd heading calibre.

Everyone knows the class of cattle turned out from this establishment, and when we say that this is by far the best we have ever offered, it will be appreciated that this is an opportunity seldom met with of securing really superior Shorthorns.

The best Scotch families are represented—all descendants of the celebrated "Missies Prince."

Also from Mr. W. A. McMaster, Calgary—2 cows with calves at foot, and 2 heifers.

THE KINNEL STOCK FARM, LTD., CALGARY

J. W. DURNO, Auctioneer.

Kindly mention "The U.F.A."

it is to the interest of both producer and consumer that these costs should be as low as possible. Thus high efficiency in production is combined with equal efficiency in distribution. It is contended that no inflation is involved, since periodical issues of financial credit would merely represent in money the expansion in the capacity of the community to deliver goods and services since the previous issue, and would in fact be a means of reducing prices.

"The Community's Credit" must be recognized as an important contribution to the literature dealing with this subject. Its importance must be recognized even by those who may hold views differing from those of the author. Its presentation, in simple language, of important phases of our present economic problem, would be of value even though it accomplished nothing more than to arouse an intelligent interest in the subject, and a desire to explore it further. The proposals which this book contains have been commended to the serious attention of economists in a publication issued by the League of Nations at Geneva.

Principles, Not Precise Form

The author says in conclusion, "What the Social Credit Movement is concerned with at present is policy and principles, not precise form, and. . . when once the principles themselves have been approved, the form and method of adoption can be determined in accordance with the particular needs of the community or industry seeking to apply them."

The book is clearly printed. The annotations and a carefully prepared index will be found of great assistance to the student.

W. M. S.

SUGGESTS DISTRICT ASSOCIATION DRIVE

(Continued from page 7)

least 90 per cent. of the farmers in our respective districts.

My reason for suggesting that the drive should be carried out by District Associations is that the Central Office is not in a financial position to undertake this task, but that the District Associations, each of which covers a comparatively small area, can do so quickly, and at very little expense. There is no other task to which our members can set their hands this month, of such great importance as this, from the standpoint of the future of the organized farmers' movement and of co-operative marketing in all its forms.

Yours very truly,
C. W. ROBINSON,
Vice-President Big Valley to Munson
U. F. A. District Association.

ASK INCREASED EXPRESS RATES

An application of the Express Traffic Association of Canada for increase of express rates was made before the Board of Railway Commissioners in Ottawa on October 4th. Representatives of the express companies contended that they were not meeting expenses since the last revision of rates, and application was made for either a straight increase of about 4½ per cent. or an increase in rates on certain commodities only. The evidence has been printed and distributed, and the application will be further considered at a later sitting of the Board.

The annual convention of the Crowsnest District U. F. A. Association will be held in Burmis Hall, Beaver, on November 8th.

Bow River President Urges November Drive

Following Good Harvest Should Establish 100 Per Cent. Efficiency

To Officers and Members of Bow River Federal Constituency Association:

"Now that agricultural conditions are showing distinct improvement as a result of the good harvest, the executive of the Bow River U. F. A. Federal Constituency Association have requested me to approach you with the object of organizing a U. F. A. membership drive during the month of November.

"We have just floated the most gigantic co-operative wheat selling agency ever known, in an incredibly short space of time, and in the face of the most powerful, organized, and tenacious opposition. Our success would have been impossible but for the fact that we were also organized, and we may expect those same interests which opposed the organization of the Pool to exert every endeavor to oppose and discredit its operation.

"I do not wish to discount the assistance given by the farmers not belonging to the U. F. A., but surely this one attainment should convince them that their influence would be more powerful if consolidated in our organization.

"During the late bad seasons we have lost thousands of members, some by emigration, and others because they were unable, owing to their serious financial embarrassment, to keep themselves in good standing. In view of these considerations it becomes imperative that those of us who are left should not rest content until we have established our organization at 100 per cent. efficiency.

"Might I also remind you that no matter what success we may attain, we must never for a moment consider our work finished, for so long as human selfishness remains the fight will still go on. Consequently it is absolutely necessary that we keep building and preserving our organization intact, as it is our only hope of defence and economic progress in the future as it has been in the past.

"Might I urge you to throw your whole heart into a determined effort to make this drive a record success worthy of your past attainments.

"Yours fraternally,
"J. C. BUCKLEY,
"President."

Membership Dues First Consideration

R. O. German Writes Red Deer Locals

The following letter has been addressed by R. O. German, director for Red Deer, to the Locals in that constituency:

"Because of the general financial depression, the worst of which, let us hope, is now over, the Central Board of the U. F. A. has not been pressing the Locals in regard to membership dues. For the same reason very little organization work has, so far this year, been carried on. The matter of keeping down expenses wherever possible was considered of paramount importance under the circumstances. Notwithstanding the handicap of a low paid-up membership the U.F.A. has accomplished greater things than ever before.

considers that a meeting such as the present should

F. A. the ice that is made. He should be

WHITE STAR BAKING POWDER

GOOD WORK IMPOSSIBLE

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For Your Xmas Gifts

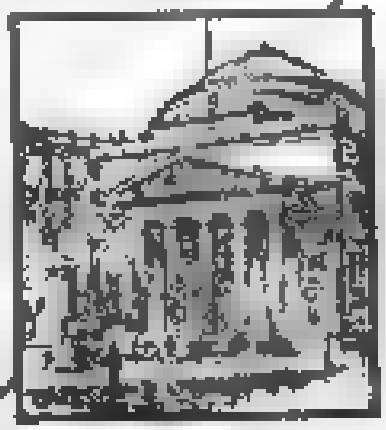
Our Christmas Catalogue is now ready. We shall be pleased to forward a copy upon request. It contains a large variety of toys, books and merchandise, which is especially suitable for Christmas gifts at a very reasonable cost.

THE MAIL ORDER HOUSE OF THE WEST

Victory Bond Interest

When your interest coupons become due, or when you receive cheques for interest on registered bonds, deposit them in a Savings Account in the Bank of Montreal.

The money you receive on your investment in bonds will then earn interest for you.



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SPECIAL TRAINS will be run from Western Canada directly through to the ship's side.

NO TRANSFER. NO DELAY

Apply local agents or write

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W. C. CASEY, General Agent

[illegible] MAIN STREET, WINNIPEG

[illegible] by the Provincial Board of Trustees.

The Board of Trustees of the Alberta Co-operative Wheat Producers [illegible] to make an [illegible] of the results of the [illegible] so far as it is to date.

The Annual Meeting of Trustees held its first meeting on the [illegible] August. [illegible]

[illegible] the organization committee [illegible] with [illegible] and [illegible] the [illegible] in Saskatchewan and the [illegible] of a Pool was being considered in Manitoba.

It was felt in the fundamental principle of the whole matter that there should be [illegible] agency [illegible] the Trustees were [illegible] and the [illegible] which [illegible] keep with this in mind.

Membership Drive

The drive for membership commenced on [illegible] and [illegible] until [illegible] Membership is [illegible] November 30th.

The [illegible] of Manitoba, after [illegible] it would be [illegible] in [illegible] of 25 per cent [illegible] which [illegible] the terms of the [illegible] was made [illegible] until [illegible] Trustees still [illegible] with the [illegible] Pool. The Trustees could [illegible] the [illegible] with [illegible] the [illegible] and [illegible] in the [illegible] and [illegible] the Trustees in their negotiations as to that date.

Acreage Left Alone

The drive in Saskatchewan [illegible] by December [illegible] which [illegible] in the Province [illegible] 1925 crop. The [illegible] Alberta [illegible] acreage [illegible] organization [illegible] of [illegible] acreage.

The wheat acreage remaining in the Alberta [illegible] for the present year is 2,475,000 acres.

The organization work may be summarized under the following headings:

1. [illegible] handling grain
   [illegible]
2. [illegible]
   [illegible] and general organization
3. Acquisition of elevator facilities

Book of Handling Grain

[illegible] of all [illegible] in the [illegible] handling of [illegible] through the elevators during the [illegible] the [illegible] of the members of the [illegible] as well as of the general [illegible] that in view of the [illegible] and the [illegible] which [illegible] be assessed [illegible] be [illegible] in the already [illegible] facilities of other [illegible] available.

The wisdom of this decision became apparent [illegible] that the crop of [illegible] this year will take all the elevator facilities to the almost [illegible] which [illegible]

[illegible] the elevator companies [illegible] plan of operation based on the Wheat Board plan of 1919. A plan was finally drafted which has now been accepted by a majority of elevator companies, the [illegible] of which [illegible] that the [illegible] the [illegible] under the present system. The [illegible] reached the central body. They handle the wheat through the country elevator receiving on [illegible] it was stored in grain [illegible] into the handling design of the

per bushel allowed by the tariff of charges prescribed by the Board of Grain Commissioners.

Provide own staff

"They provide their own staff and look after transportation to terminal points, insurance, inspection, and finance the initial payment to the producer at the elevator point for which they are paid 1c per bushel, making a total of 1¾c per bushel on special bin and stored to grade grain in carload lots. For less than carload lots a charge of 1c per bushel is made on 1, 2 and 3 Northern and 4c per bushel on lower grades. The grain is delivered to the Pool in the shape of terminal warehouse receipts, or in the case of western shipments, bills of lading at which time the Pool reimburses the elevator operator the amount of the initial payment to the producer. A plan along different lines was suggested by some of the elevator companies and while the companies now concluding arrangements with the Pool are willing to work on either plan, the Trustees decided on this plan as the most desirable for this year. The agreement which the elevator companies are being asked to sign is for one year only, so that the Trustees will be able to join with the Provincial boards in Manitoba and Saskatchewan in working out a uniform system of handling Pool grain through country elevators.

Finance Arrangements

"The basis of handling wheat above outlined has a further merit of considerably simplifying the important question of finance, as under such an arrangement it is unnecessary for the Pool to assume any responsibility for payments to producers at initial points.

"Negotiations for finance were conducted with the western sub-section of the Bankers' Association, and the Trustees desire to express their appreciation of the courteous attention they received and the sincerity with which the western members of the association met them in an endeavor to reach a basis of finance. When it became apparent that Saskatchewan might not be able to discuss definite terms for some time the Alberta Trustees made definite proposals for a line of credit of $15,000,000 on the security of terminal warehouse receipts. It was necessary to settle the vital question of the amount of the initial payment and the margin of security to the banks in view of the fact that the Pool had no assets other than its contracts. Satisfactory arrangements were finally completed by which the association agreed to provide the required line of credit on the basis of an initial payment of 2c per bushel Fort William for 1 Northern. The spreads on lower grades will be published later. The required credit is being advanced at 4½ per cent. interest, and the association is arranging among its members the selection of the banks who will furnish the required loan.

Management of Pool

"The problem of management offered special difficulty first, by reason of the uncertainty of the volume of grain to be handled, and secondly by reason of the fact that the crop of Western Canada was already moving, and all first-rate men of the calibre the Trustees would agree to engage had already for some time been committed for the season. The Trustees were determined they would not proceed unless a management was secured in whom they would have complete confidence. After canvassing the field thoroughly, the Trustees requested the United Grain Growers, Limited, to completely release to the Pool two men occupying responsible positions with the company. This the company finally, at considerable inconvenience to their own business, agreed to do.

"David L. Smith, formerly manager of the Grain Growers' Export Company in Winnipeg, was appointed eastern sales manager and will be completely responsible for the sale of all eastern shipments and the exportation of Pool wheat. Mr. Smith has had over fifteen years' experience and is thoroughly familiar with every detail of the eastern sales and export end of the grain business.

Elliott Provincial Manager.

"Chester M. Elliott has been appointed provincial manager and will have charge of

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W. V. NEWSON, Deputy Provincial Treasurer

Parliament Buildings, EDMONTON, ALBERTA.

all western sales and shipments of Pool grain. He has for a number of years held a responsible position in the handling of the Alberta grain end of the business of the United Grain Growers, Limited, is highly regarded by Alberta grain men and is thoroughly experienced and efficient.

"The Board of Control appointed by the Trustee Board will co-ordinate the work of the eastern and western end of the Pool business.

System and Organization

"A firm of chartered accountants in Winnipeg, thoroughly experienced in the grain trade of Western Canada, was engaged to work out a complete business system in detail suited to an entirely co-operative enterprise. This system is now in the hands of the Trustees and is being rapidly installed.

Elevator Facilities

"Negotiations with elevator operators were carried on partly with individual companies and partly through the elevator committee of the Winnipeg Grain Exchange. The members of the latter committee would not discuss terms in detail until they were first assured of the services in the Pool, and then until the Pool had completed satisfactory financial arrangements, and as yet they have not clearly informed the Trustees whether they will agree to the arrangements made with a number of the elevator companies. At this time the Trustees are not able to say definitely what companies will handle Pool wheat other than to say that practically all purely Alberta companies have made satisfactory arrangements, and the Trustees feel that they have ample elevator space arranged for any normal year and are quite justified in going ahead this year. A more complete announcement with respect to elevator facilities will be made later, and complete shipping instructions will be sent to each member.

Commencement of Operations

"The contract with producers provides that the Trustees will announce through the press in the leading towns and cities the date when the contract becomes binding on the members of the Pool. The Trustees have fixed this date as the 7th day of October, 1923, and an announcement to this effect is now being published. In the meantime, as considerable grain has already been shipped to the Pool's order, arrangements are being made to handle it at the earliest possible date.

"The Trustees again desire to emphasize that throughout their organization work they have kept definitely in mind the objective of a central inter-Provincial organization. The organization this year must therefore be considered as of a somewhat temporary nature and certain adjustments may have to be made another year to meet the requirements of an inter-Provincial body. As the Trustees have worked with this object in view, however, it is felt that only minor changes will be necessary.

"The Trustees feel that in completing organization this year the work that they have accomplished and the experience gained will be of great assistance to the other Provincial Pools in completing their Provincial organizations.

"The Trustees desire to express their appreciation of the spirit of willingness to co-operate which has been shown towards the Pool movement by business interests of all kinds in the Province, especially including the Alberta elevator operators, and further to express their sincere hope that the permanent management will continue to meet the same spirit of co-operation in the effort to demonstrate the benefit of the pool method of selling grain in the economic life of the Province."

U. F. A. LEGAL DEPARTMENT

Question: Can the mortgage company to whom I owe both principal and arrears of interest prevent me from going away from my farm during the winter to earn money?

Answer: If you wish to go out to work this winter either for the purpose of earning money or providing for your family, neither the mortgage company nor anyone else can prevent you from doing so.

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REGISTERED BUCKTHORN HAMPSHIRE boars, select spring boars and sows, $15.00 each; unrelated pairs $37.00; three $75.00. Papers free. Henry S. Flock, Cardston, Alberta.

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On 120 lb. orders f.o.b. Mount Forest —Choice Clover, 14c lb.; Amber, 13c; Buckwheat, 10c.
On 120 lb. orders, freight paid to your nearest station in Alberta or B. C.—Choice Clover, $10.80 per 60 lb. crate; Amber, $9.60; Buckwheat, $8.40. Quantity discounts. Satisfaction guaranteed. 25c brings 2 oz. sample.
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CLASSIFIED ADVERTISEMENTS are inserted in this section for three cents per word per insertion. Count each initial as a full word, also count each set of four figures as a full word, as for example, "A. J. Smith has 2,000 bushels of Oats for sale" contains 10 words. Be sure to give your correct name and address. Do not have any replies sent to U.F.A. Central Office. Name and address will be counted as part of the advertisement and must be paid for at the same rate. All advertisements will be classified under the heading which applies most nearly to the article advertised. Orders for classified advertisements must be accompanied by cash, and must reach us at least eight days in advance of dates of publication, which are the 1st and 15th of each month. Cancellations must also reach us eight days in advance.
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These authorities have shown that wheat at 75 cents a bushel [or less when it is low-grade, shrunken, and unsalable] has a hog-feeding value of $1.00 a bushel—and it is from 8 to 10% more valuable than corn as a pork builder. It is nutritious and palatable and has more mineral matter and protein. Two objects are gained by wheat feeding—the surplus is turned into good money on the farm, and the price of wheat will be pushed higher.

Vessot Feed Grinders are at work thoroughout the Dominion, and wherever there are Vessot Grinders you will find dependable International Kerosene Engines rendering low-cost power service—profit co-operation that makes "Vessot-ground" feed the most economical for the owner's own use and the most profitable when custom-ground for neighbors.

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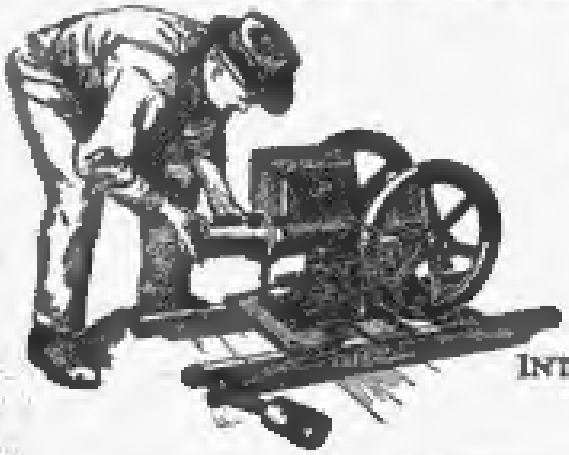

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